Agent IQ

Case study

The human side of M&A

How digital engagement can protect the account holder experience before, during, and after a migration.

A technical migration can go exactly as planned and still feel like a failure to account holders.

The systems convert. The data moves. Digital banking goes live. But if account holders cannot log in, cannot find a saved payee, receive conflicting information, or simply do not know where to go for help, technical success can quickly become a customer experience problem.

That risk is becoming more common. After several relatively quiet years, 181 U.S. bank deals were announced in 2025, a 45% increase, followed by another 85 in the first half of 2026. Credit unions continue to consolidate as well, while financial institutions of all sizes regularly face core and digital banking conversions.

For account holders, these changes can affect everything from digital access and debit cards to bill pay, payment instructions, service contacts, and familiar banking routines.

Commercial relationships can face even greater complexity across treasury management, ACH, wires, payroll, and other critical services.

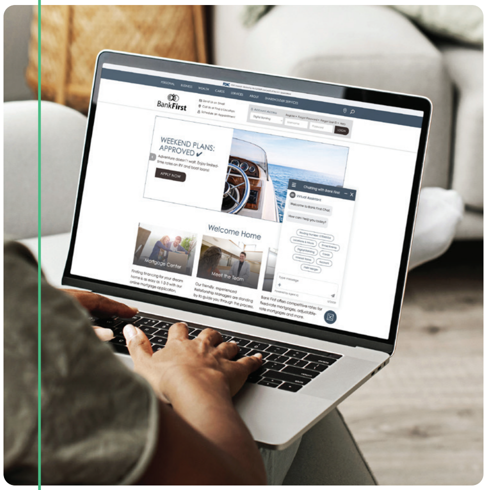
Consolidation is on the rise

181

U.S. bank merger deals announced in 2025

+85

added in the first half of 2026



> The right technology helps us scale without losing the personal service our customers expect.
>
> **—Brendan Marston**
> Chief Operations Officer
> BankFirst

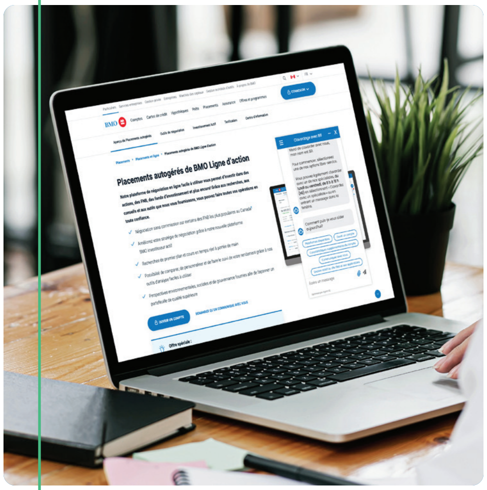
The institution may spend months preparing for a flawless technical conversion. Account holders experience the migration differently. They judge it by whether they understand what is changing, whether they can get help when they need it, and whether the institution still feels like a place they can trust.

Across recent migrations, Agent IQ partners have used digital engagement to help protect that experience.

Recent Agent IQ partner migrations include:

Bank of the West	acquired by	BMO
First National Bank and Trust Company	acquired by	BankFirst
Atlantic Financial Federal Credit Union	acquired by	Freedom Federal Credit Union
First Citizens Bank	acquired by	Park National Bank
Enterprise Bank Create Success	acquired by	Rockland Trust Bank

Different institutions. Different migrations. A very similar challenge.



> We want to take the friction out of communicating to deliver a better customer experience.
>
> —**Brianna Elsass**
> VP & Head of US Digital Servicing & Technology
> BMO

Build familiarity before conversion day

The best time for an account holder to discover a new support channel is not when something has already gone wrong.

When BMO prepared to migrate 1.8 million Bank of the West customers, Lynq® AI by Agent IQ was launched well in advance so customers and bankers had time to become comfortable with the experience.

First Commerce Bank took a similar approach ahead of a digital banking and core migration, deploying web chat three months before its planned conversion.

That preparation can help institutions:

- **Introduce digital support early**
- **Have AI self-service answer common questions 24/7**
- **Build familiarity with the channel**
- **Prepare employees for higher demand**
- **Communicate before account holders have to ask**

For existing account holders already using authenticated digital banking, Lynq also allows institutions to communicate proactively. Migration messages and campaigns can explain what is coming, remind account holders of important dates or required actions, and give them a direct path to ask questions inside the digital experience they already use.

Newly acquired account holders may require a different approach.

Park National Bank created a dedicated welcome site for customers joining through its acquisition of First Citizens National Bank. The experience included a message from the CEO, a unique digital support journey, and a defined team available to help.

The relationship could begin before those customers ever entered the new authenticated digital banking experience.

> We've always believed in differentiating our bank through building relationships.
>
> **—Michelle Hamilton**
> CMO

Prepare for a very different level of demand

Migration weekend can turn normal service volume into something entirely different.

A login does not work. A saved payment is missing. Navigation looks unfamiliar. A business customer needs help completing a transaction. Thousands of account holders may be asking similar questions at the same time.

Performance at peak demand:

- **30x normal hourly conversation volume** during the Bank of the West migration
- **54% of conversations completed without a banker** during that migration
- **1,000+ conversations per day** during Bank First's conversion week

Digital engagement creates another front door when traditional service channels are under the most pressure.

AI and guided self-service can handle common questions immediately. When an account holder needs a person, the conversation can move to a banker with the context intact. Persistent messaging also means the customer does not have to stay on hold or keep a browser session open while waiting for a response.

During peak demand, digital engagement can help institutions:

- Absorb repetitive questions
- Provide immediate AI self-service
- Preserve service capacity
- Escalate with context
- Reduce active waiting

The goal is not to remove people from the experience. It is to make sure people are available when they are needed most.

“

The Agent IQ platform combines the best of AI support and lets the power of our human bankers shine through.

—**Patrick Myron**
SVP
Rockland Trust Bank

Keep every team working from the same answer

Migration pressure is not limited to account holders. Branch teams, contact centers, digital bankers, and operations staff may all be answering questions about systems, policies, and processes that have just changed.

If each team is working from different documents or relying on individual knowledge, the answer can depend on who the account holder happens to ask.

That is where internal access to trusted information becomes part of the customer experience.

Smart Assist can give employees fast access to answers from approved institutional information, helping teams respond more consistently without searching multiple documents or tracking down someone who knows the answer.

For employees, that can mean:

- Faster access to migration answers
- Consistent information
- Less time searching
- Greater confidence with account holders
- Easier support for newly joined teams

A more confident employee experience helps create a more consistent account holder experience across every channel.

Stay present after the systems go live

The technical migration may happen over a weekend. The human migration takes longer.

Account holders continue learning the new experience over the days and weeks that follow. Features may be harder to find. Preferences may need to be reset. Familiar tasks may work differently.

Digital engagement gives the institution a way to stay present through that adjustment.

Authenticated messaging keeps support inside digital banking. Push notifications can introduce new features or alert account holders to changes, while conversation history preserves context so each question does not feel like starting over.

After migration, institutions can continue to:

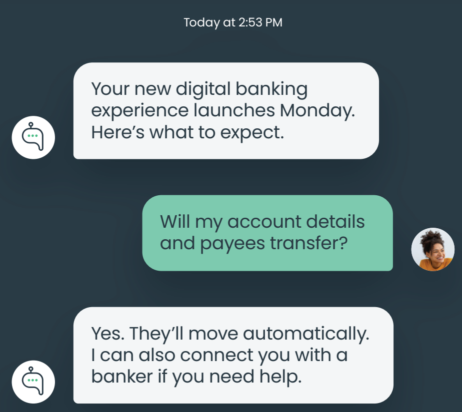
- Guide account holders through change
- Introduce unfamiliar features
- Proactively answer emerging questions
- Preserve conversation history
- Strengthen the new relationship

Making change easier to navigate

M&A is only one example. Core conversions and digital banking migrations create similar pressures. Account holders face unfamiliar technology just as support teams experience unusually high demand.

Banks and credit unions using Agent IQ show what digital engagement can add at these moments: earlier communication, accessible support, greater capacity, consistent answers, and a direct connection throughout the change.

A migration can be technically flawless. The experience still determines how it feels.



Make every transition a better experience.

Give account holders immediate answers, proactive guidance, and seamless access to human support throughout periods of change.

Learn more at agentiq.com